



General Assembly

Substitute Bill No. 1015

January Session, 2003

**AN ACT REQUIRING NOTICE TO PERSONAL RISK POLICYHOLDERS
AND CLAIMANTS REGARDING SERVICES PROVIDED BY THE
INSURANCE DEPARTMENT.**

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. (NEW) (*Effective October 1, 2003*) Each insurer, or designee
2 of an insurer, that denies a claim under a personal risk insurance
3 policy issued in this state shall provide the insured and any other
4 claimant with written notice of the denial. The written notice shall
5 include the following statement, which shall appear in the final
6 paragraph of the notice in not less than twelve point type: "If you do
7 not agree with this decision, you may contact the Division of
8 Consumer Affairs within the Insurance Department". The notice shall
9 include the address and toll-free telephone number for the division
10 and information on how to contact the division using electronic mail
11 and the Internet. As used in this section, "personal risk insurance"
12 means personal risk insurance, as defined in section 38a-663 of the
13 general statutes.

This act shall take effect as follows:	
Section 1	October 1, 2003

INS *Joint Favorable Subst.*